

When buying or refinancing a home

Miami-Dade Employees

Receive the following benefits

- Free credit report upon loan application.
- Free pre-approval
- \$200.00 credit at closing
- Free debt consolidation Analysis
- In home consultation (with appointment)
- Simplified loan process A streamlined loan process that minimizes the paperwork whenever possible so loans can close faster



Call Samuel Pink

HOME LOAN CONSULTANT

(305) 785-8066

Countrywide Home Loans winner of the 2002 J.D. Powers and Associates Award for Customer Saisfaction.



Equal Housing Lender. [©] 2002 Countrywide Home Loans, Inc. Trade/service marks are the property of Countrywide Credit Industries, Inc. and/or its subsidiaries. Arizona Mortgage Banker License Number BK8805; Licenced by the Department of Corporations under the California Residential Mortgage Lending Act; Georgia Residential Mortgage Licensee, 5900 Windward Parkway, Suite 375, Alpharetta, GA 30005; Illinois Residential Mortgage Licensee, 1135 Wheaton Oaks Court, Wheaton, IL 60187; Massachusetts Mortgage Lender License# No. ML 1623, New Hampshire Mortgage Banker License No. 5251-MB; Licensed Mortgage Banker - NJ Department of Banking, 224 Middle Road, Hazlet NJ 07730 (732) 335-8801; Licensed Mortgage Banker - NYS Banking Department, 620 Erie Blvd., West, Suite 213, Syracuse, NY 13204; Licensed Mortgage Banker - Pennsylvania Department of Banking; Rhode Island Lender's License. This is not an offer to enter into an interest rate lock-in agreement under Minnesota law. *Stated income and stated assets on application must be deemed reasonable and consistent with borrowers occupation. Borrowers must meet minimum credit scores to qualify. Some products not available in all states. Restrictions apply. Call for details. **Provided for Real Estate Professionals only. Not authorized for public distribution.** J.D. Power and Associates 2002 Home Mortgage Study. Study based on responses from 6,817 home mortgage customers. www.jdpower.com